

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:

JOHN R BARANOSKY  
MARYBETH E BARANOSKY  
Debtor(s)

Case No. 18-17171-MDC

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2018.
- 2) The plan was confirmed on 09/17/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/30/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,741.34.
- 10) Amount of unsecured claims discharged without full payment: \$142,440.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,888.91
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$29,888.91**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,525.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,414.82
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,939.82**

Attorney fees paid and disclosed by debtor: \$975.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BUREAUS INVESTMENT GROUP POR	Unsecured	NA	542.85	542.85	10.20	0.00
CAPITAL ONE	Unsecured	NA	1,644.99	1,644.99	30.89	0.00
CHASE BANK USA, N.A.	Unsecured	4,544.00	4,544.74	4,544.74	85.33	0.00
CHASE CARD SERVICES	Unsecured	1,880.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	3,168.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	1,880.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	130.86	130.86	130.86	130.86	0.00
KOHL'S/CAPITAL ONE	Unsecured	1,644.00	NA	NA	0.00	0.00
MARINER	Unsecured	72.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	424.40	424.40	7.98	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	1,206.48	1,206.48	22.66	0.00
MIDLAND FUNDING	Unsecured	1,116.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	424.00	NA	NA	0.00	0.00
PGW	Secured	NA	100.00	100.00	100.00	0.00
PGW	Unsecured	NA	126.66	126.66	2.38	0.00
PHILA. FEDERAL CREDIT UNION	Unsecured	5,171.00	4,924.75	4,924.75	92.46	0.00
PNC BANK,N.A.	Secured	173,387.00	177,314.80	21,266.43	21,266.43	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,057.00	1,022.45	1,022.45	19.20	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	413.00	378.04	378.04	7.10	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,479.00	1,479.45	1,479.45	27.79	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,287.00	2,287.34	2,287.34	42.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	568.00	567.93	567.93	10.67	0.00
QUALITY ASSET RECOVERY	Unsecured	30.00	NA	NA	0.00	0.00
QUALITY ASSET RECOVERY	Unsecured	30.00	NA	NA	0.00	0.00
TARGET	Unsecured	1,834.00	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	1,834.49	1,834.49	34.45	0.00
THE BUREAUS INC	Unsecured	542.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION C	Unsecured	38,944.00	39,506.48	39,506.48	741.74	0.00
U.S. DEPARTMENT OF EDUCATION C	Unsecured	30,344.00	30,810.94	30,810.94	578.48	0.00
U.S. DEPARTMENT OF EDUCATION C	Unsecured	38,743.00	39,282.73	39,282.73	737.53	0.00
UNIFUND CCR LLC	Unsecured	1,382.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VISA DEPT STORE MACY'S	Unsecured	306.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Secured	2,279.00	1,943.85	1,943.85	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$21,266.43	\$21,266.43	\$0.00
Debt Secured by Vehicle	\$1,943.85	\$0.00	\$0.00
All Other Secured	\$230.86	\$230.86	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,441.14</b>	<b>\$21,497.29</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$130,584.72</b>	<b>\$2,451.80</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,939.82</u>
Disbursements to Creditors	<u>\$23,949.09</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$29,888.91</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2024

By: /s/ Kenneth E. West

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.